

## OUTCOME MEASURES

The *Scorecard* ranks states on 52 outcome measures from best to worst: #1 is the most desirable, #51 is the least desirable. The Outcome Rank is calculated by averaging the rank all of the state's measures and demonstrates how outcomes for all residents compare to residents of other states and DC. The Outcome Rank accounts for 60% of a state's Scorecard Rank.

### Financial Assets & Income

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Liquid Asset Poverty Rate	28.5%	40.0%	3
Asset Poverty Rate	22.8%	25.3%	5
Net Worth	\$179,338 1	\$79,826	—
Households with Zero Net Worth	13.9% 1	16.5%	—
Saved for Emergencies	68.4%	57.8%	6
Income Poverty Rate	10.2%	13.0%	8
Income Inequality	4.3x as high for top 20%	4.9x as high for top 20%	10
Income Volatility	17.8%	20.1%	10
Unbanked Households	4.2%	6.5%	17
Underbanked Households	17.3%	18.7%	18
Households with Savings Accounts	80.2%	71.4%	9
Consumers with Prime Credit	59.7%	51.9%	12
Access to Revolving Credit	79.4%	73.1%	6
Borrowers Over 75% Credit Card Limit	22.3%	25.4%	15
Severely Delinquent Borrowers	11.3%	14.8%	16
Consumers with Collections	15.1%	21.2%	9
Bankruptcy Rate	2.0	2.3	25
Fell Behind on Bills	10.5%	13.2%	6

### Businesses & Jobs

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Microenterprise Ownership Rate	20.6%	18.2%	5
Business Ownership by Gender	1.2x as high for men	1.3x as high for men	14
Business Value by Gender	2.5x as high for men	3x as high for men	12
Unemployment Rate	3.3%	4.0%	13
Underemployment Rate	6.3%	7.8%	11
Low-Wage Jobs	17.6%	22.5%	12
Average Annual Pay	\$55,256	\$55,390	14
Employers Offering Health Insurance	43.8%	46.9%	36

## Homeownership & Housing

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Homeownership Rate	65.2%	63.9%	34
Affordability of Homes (value/income)	4.8x higher than median income	3.6x higher than median income	47
Housing Cost Burden - Renters	51.9%	49.5%	46
Housing Cost Burden - Homeowners	27.2%	27.5%	33
Delinquent Mortgage Loans	0.40%	1.30%	1
Foreclosure Rate	0.28%	1.05%	1
High-Cost Mortgage Loans	7.8%	7.6%	39

## Health Care

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Uninsured Rate	8.6%	10.2%	23
Uninsured Low-Income Children	6.3%	6.9%	29
Employer-Provided Insurance Coverage	59.5%	59.1%	27
Employee Share of Premium	27.2%	27.9%	23
Forgoing Doctor Visit Due to Cost	12.9%	13.5%	29
Poor or Fair Health Status	14.5%	18.4%	7

## Education

OUTCOME MEASURE	STATE DATA	US DATA	STATE RANK
Early Childhood Education Enrollment	49.5%	48.0%	16
Math Proficiency - 8th Grade	38.3%	34.3%	14
Reading Proficiency - 8th Grade	40.5%	36.1%	8
Four-Year College Degree	41.2%	32.0%	3
High School Graduation Rate	78.9%	84.1%	45
Disconnected Youth	8.8%	11.6%	8
Borrowers with Student Loan Debt	23.4%	21.9%	34
Median Student Loan Debt	\$18,977	\$18,366	35
Severely Delinquent Student Loan Debt	13.8%	15.2%	23

For a complete description of *Scorecard* measures and sources, including how the ranks were assigned, go to <https://scorecard.prosperitynow.org>.

— Indicates that no data is available, or data is suppressed due to a margin of error that is greater than 50% of the estimate.

## RACIAL OUTCOMES

The *Scorecard* disaggregates data by race for 26 outcomes. The Racial Disparity rank is calculated by averaging the gaps in outcomes for White residents and residents of color for each measure. This average disparity is then ranked against the other states and DC. A Racial Disparity Rank of 51 means that the disparity is the largest compared to all states and DC. A lower rank indicates that the disparity is narrower than in other parts of the country, but even in these states, racial economic inequality remains problematic for the state's overall economic prosperity and resilience. The Racial Disparity rank accounts for 40% of a state's Scorecard rank.

### Financial Assets & Income

OUTCOME MEASURE	WHITE, NH*	PEOPLE OF COLOR	BLACK	AMERICAN INDIAN	ASIAN	NHPI**	LATINO
Asset Poverty Rate	17.4%	38.7%	—	—	—	—	—
Fell Behind on Bills	8.0%	18.7%	—	—	—	—	—
Households with Savings Accounts	86.3%	60.4%	—	—	—	—	—
Households with Zero Net Worth	12.0%	19.3%	—	—	—	—	—
Income Poverty Rate	8.5%	15.2%	13.3%	20.2%	9.1%	—	16.6%
Income Volatility	16.3%	22.5%	—	—	—	—	—
Liquid Asset Poverty Rate	19.3%	54.9%	—	—	—	—	—
Net Worth	\$259,140	—	—	—	—	—	—
Saved for Emergencies	73.4%	53.0%	—	—	—	—	—
Unbanked Households	1.6%	12.6%	—	—	—	—	—
Underbanked Households	11.4%	36.2%	—	—	—	—	—

### Businesses & Jobs

Business Ownership	22.7%	14.2%	11.9%	35.9%	27.9%	5.8%	11.5%
Business Value	\$498,765	\$155,091	\$108,866	\$151,308	\$319,649	\$151,579	\$124,644
Unemployment Rate	2.0%	4.2%	—	—	—	—	—

### Homeownership & Housing

Affordability of Homes	4.63	—	6.77	7.31	4.38	—	6.77
Homeownership Rate	70.2%	49.5%	39.5%	44.9%	64.6%	52.1%	49.9%
Housing Cost Burden - Homeowners	26.0%	32.9%	37.8%	25.9%	35.1%	—	32.1%
Housing Cost Burden - Renters	50.4%	54.1%	54.7%	50.4%	44.9%	54.8%	56.1%

### Health Care

Forgoing Doctor Visit Due to Cost	10.7%	—	—	—	—	—	20.5%
Poor or Fair Health Status	12.0%	—	20.0%	—	—	—	—
Uninsured Rate	6.3%	13.3%	7.5%	16.8%	6.3%	—	15.6%

### Education

Disconnected Youth	7.2%	11.1%	9.9%	19.5%	8.8%	8.1%	11.7%
Four-Year College Degree	47.5%	22.6%	28.2%	17.9%	52.4%	33.7%	16.1%
High School Graduation Rate	84.4%	—	71.8%	62.0%	86.0%	74.0%	69.9%
Math Proficiency - 8th Grade	50.6%	—	17.1%	—	55.3%	—	19.0%
Reading Proficiency - 8th Grade	50.0%	—	21.1%	—	57.4%	—	25.0%

\* White, Non-Hispanic \*\* Native Hawaiian or Other Pacific Islander

Adams County			
<b>Asset poor</b>	17.8% of White HH	34.9% of HH of color	48.5% of Black HH
<b>Zero net worth</b>	13.2% of White HH	23.3% of HH of color	33.8% of Black HH
<b>Income poor</b>	3.8% of White HH	11.4% of HH of color	22.8% of Native HH
<b>Homeownership</b>	74.1% of White HH	50.7% of HH of color	36.1% of Black HH
<b>Uninsured</b>	7.6% of Whites	15.1% of people of color	17.5% of Latinos
<b>Four-year college</b>	45.5% of Whites	25.3% of people of color	19.4% of Latino

Arapahoe County			
<b>Asset poor</b>	17.7% of White HH	39.2% of HH of color	44.3% of Black HH
<b>Zero net worth</b>	13.2% of White HH	25.5% of HH of color	30.4% of Black HH
<b>Income poor</b>	3.8% of White HH	16.5% of HH of color	17.8% of Latino HH
<b>Homeownership</b>	70.4% of White HH	41.3% of HH of color	36.9% of Black HH
<b>Uninsured</b>	8.8% of Whites	21.1% of people of color	26% of Latinos
<b>Four-year college</b>	47.3% of Whites	24.7% of people of color	916.9% of NHPIS

Boulder County			
<b>Asset poor</b>	18.7% of White HH	33.9% of HH of color	49.7% of Black HH
<b>Zero net worth</b>	13.9 % of White HH	21.9% of HH of color	35.7% of Black HH
<b>Income poor</b>	3.9% of White HH	16.6% of HH of color	22.7% of Black HH
<b>Homeownership</b>	65.3% of White HH	42.8% of HH of color	18.1% of Native HH
<b>Uninsured</b>	5.9% of Whites	17.9% of people of color	24% of Natives
<b>Four-year college</b>	64.1% of Whites	33.8% of people of color	21.9% of Latino

Denver County			
<b>Asset poor</b>	25% of White HH	43% of HH of color	47.9% of Black HH
<b>Zero net worth</b>	18.3% of White HH	27.7% of HH of color	31.8% of Black HH
<b>Income poor</b>	4.3% of White HH	22.1% of HH of color	27.8% of Native HH
<b>Homeownership</b>	54.6% of White HH	39.1% of HH of color	34.3% of Native HH
<b>Uninsured</b>	9.0% of Whites	20.8% of people of color	24.8% of Latinos
<b>Four-year college</b>	62% of Whites	19.7% of people of color	12.8% of Latino

El Paso County			
<b>Asset poor</b>	21.2% of White HH	38.5% of HH of color	41.9% of Black HH
<b>Zero net worth</b>	15.3% of White HH	25.5% of HH of color	29.4% of Black HH
<b>Income poor</b>	5.4% of White HH	17.7% of HH of color	21.8% of NHPI HH
<b>Homeownership</b>	67.4% of White HH	45.2% of HH of color	41.5% of Black HH
<b>Uninsured</b>	8.6% of Whites	16.1% of people of color	22% of NHPIs
<b>Four-year college</b>	40.7% of Whites	21.9% of people of color	9.7% of NHPIs

Jefferson County			
<b>Asset poor</b>	17.8% of White HH	34.9% of HH of color	48.5% of Black HH
<b>Zero net worth</b>	13.2% of White HH	23.3% of HH of color	33.8% of Black HH
<b>Income poor</b>	3.8% of White HH	11.4% of HH of color	22.8% of Native HH
<b>Homeownership</b>	74.1% of White HH	50.7% of HH of color	36.1% of Black HH
<b>Uninsured</b>	7.6% of Whites	15.1% of people of color	17.5% of Latinos
<b>Four-year college</b>	45.5% of Whites	25.3% of people of color	22.7% of Natives

Mesa County			
<b>Income poor</b>	10.3% of White HH	24.6% of HH of color	28.7% of Blacks HH
<b>Homeownership</b>	70.6% of White HH	52.4% of HH of color	13.4% of Black HH
<b>Uninsured</b>	13.8% of Whites	20.9% of people of color	23.9% of Blacks
<b>Four-year college</b>	27.9% of Whites	13.8% of people of color	11.2% of Latinos

Asset poor = Net worth too low to subsist at the poverty level for three months in the absence of income

Zero net worth = Zero or negative net worth

Income poor = Income below the federal poverty threshold

HH = Household

NHPI = Native Hawaiian Pacific Islander